CLAIMS

1. A method in a computer system for dynamically inserting a personalized advertisement into a digital broadcast stream, comprising:

forwarding a request to obtain the digital broadcast via a stream; receiving and streaming the requested digital broadcast; when detecting an open event in the stream,

forwarding a request for an advertisement with an indication of personalization data;

receiving an indication of the advertisement that corresponds to the personalization data;

downloading the indicated advertisement; and when detecting an ad event in the stream, causing the playback to switch to the downloaded advertisement.